AMENDMENT AND RESPONSE UNDER 37 CFR § 1.111
Serial Number: 10/018,237
Filing Date: June 24, 2002
Title: METHOD FOR TRANSMITTING A CODE

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IN THE CLAIMS

Please amend the claims as follows.

1.   (Previously Presented) A method comprising:

receiving financial account identifier information of a user at a code allocation unit;

generating an access code for the user, the access code being to identify the user to a business entity; and

from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.

2.   (Previously Presented) The method of claim 1, wherein the value transfer is a money withdrawal transaction.

3.   (Previously Presented) The method of claim 1, wherein the generated access code is equal to the amount of money associated with the value transfer.

4.   (Previously Presented) The method according to claim 1, wherein the value transfer is a money deposit transaction.

5.   (Previously Presented) The method according to claim 1, wherein the effecting of the value transfer is by a remote data connection.

6.   (Previously Presented) The method according to claim 1, wherein the access code is to be transmitted to the user by one or more of a remote data connection and an account balance statement printer.

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7.   (Original) The method according to claim 6, wherein the remote data connection is a computer network or an automated telephone interface.

8.   (Previously Presented) The method according to claim 1, wherein:

the access code comprises at least two partial codes; and

a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.

9.   (Previously Presented) The method according to claim 1, further comprising receiving the identification data of the user at the code allocation unit.

10.   (Previously Presented) The method according to claim 1, wherein the financial account identifier information comprises at least one of a group including:

data associated with a bank account number; and

data associated with a credit card number of the user.

11.   (Previously Presented) The method according to claim 1, further comprising receiving the receipt for the value transfer at the allocation unit.

12.   (Previously Presented) A machine-readable medium having instruction data to cause a machine to:

receive financial account identifier information of a user;

generate an access code for the user, the access code being to identify the user to a business entity; and

effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.

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13.   (Previously Presented) The machine-readable medium of claim 12, wherein the value transfer is a money withdrawal transaction.

14.   (Previously Presented) The machine-readable medium of claim 12, wherein the access code is reflected in an amount of money associated with the value transfer.

15.   (Previously Presented) The machine-readable medium according to claim 12, wherein the value transfer is a money deposit.

16.   (Previously Presented) The machine-readable medium according to claim 12, wherein the code allocation unit is to effect the value transfer by a remote data connection.

17.   (Previously Presented) The machine-readable medium according to claim 12, wherein the access code is to be transmitted to the user by one or more of a remote data connection and an account balance statement printer.

18.   (Previously Presented) The machine-readable medium according to claim 17, wherein the remote data connection is a computer network or an automated telephone interface.

19.   (Previously Presented) The machine-readable medium according to claim 12, wherein:
       the access code comprises at least two partial codes; and
       a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.

20.   (Previously Presented) The machine-readable medium according to claim 12, wherein the code allocation unit is to receive identification data of the user.

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21.   (Previously Presented) The machine-readable medium according to claim 12, wherein the financial account identifier information comprises at least one of a group including:

data associated with a bank account number; and

data associated with a credit card number of the user.

22.   (Previously Presented) The machine-readable medium according to claim 12, wherein the code allocation unit is to receive the receipt for the value transfer.

23.   (Previously Presented) A method comprising:

receiving financial account identifier information of a user at a code allocation unit;

from the code allocation unit effecting a money transfer transaction utilizing the financial account identifier information;

generating an access code for the user utilizing an amount of money associated with the money transfer transaction, the access code being to identify the user to a business entity; and

submitting the access code to be transmitted to the user together with a receipt for the money transfer transaction.

24.   (Currently Amended) A system comprising:

a receiver to receive financial account identifier information of a user;

a generator to generate an access code for the user, the access code being to identify the user to a business entity; and

a transfer module to effect a value transfer utilizing the financial account identifier information and the access code, the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.